



Customer Experiences - Are Yours WOW! or Just OK?



I have been banking at the same financial institution for years. Most of the tellers know me on sight, call me by my first name and know I prefer to get my cash in twenty-dollar bills instead of larger denominations. I walked into my local branch one afternoon, wrote a check for Cash, got in the teller line and waited my turn. It was finally my turn, and after counting out my funds in twenties on the dark granite counter top, the female teller stopped and in an awkward manner asked if I felt my customer experience had been exemplary.

I was taken by surprise as this was not a usual occurrence for me at this bank. The employees who work at this branch are definitely friendly, and I was always greeted with a smile upon arrival. But, as far as my being asked questions

about how I viewed the way they were doing business, that was new. Pausing for a moment before answering, I told the young woman that 'exemplary' would have been if she gave me more cash than I asked for, or told me that I was the umpteenth customer of the day and just won an all expenses paid vacation to Tahiti. "Basically," I continued, "my expectation was to come in here, write a check for \$400 in cash and get it back in twenties." That is exactly what I got. So, while my expectations were met, there was nothing particularly 'exemplary' about the service. No zip, no zing, no WOW! Nothing above and beyond the basics of the routine transaction had occurred.

It was a busy day at the bank, so I left my comment at that and moved on. There was a lot more to tell them about exemplary customer service, but the lines were long and closing time was near. I left without further comment on the subject. The next time I was at that bank, the lines were not as long, so I reminded the teller about her earlier question. She kind of apologized, saying they were told they each had to ask each customer that particular day if they felt the service had been exemplary.

I admitted I was somewhat surprised by her question as I had recently been researching that same topic, preparing a program to be presented at a national trade show. During my research, I had read an anecdote about a bank that did have what I would consider exemplary service. Reiterating to her my comment about 'getting what you expect' vs. 'exemplary service', I shared the story below.

How do you define Exemplary service?

'Exemplary' to me would be something entirely unexpected and wonderful. Kind of like what is described here:

The anecdote told of a woman, a long time customer of another bank, who called the manager near closing time one day. She asked if the bank could stay open just a few minutes past its regular closing time. She needed to come in and cash a check because she was leaving town the next morning and had forgotten to get cash for the trip. She planned to come in for \$200 in travel funds. Her home was nearly twenty minutes from the bank and it was already fifteen minutes until closing time. The manager could easily tell the woman was stressed about the situation and offered this solution – he told her to stay where she was, write out and endorse her check for the \$200 and he would have one of his tellers who lived in her area stop by with the cash on her way home. The bank would then register the transaction the next morning.



This was clearly exemplary customer service. The customer could not say enough about the preferential, and unexpected, service she had received. She had asked for a small favor to help her out and the bank manager had provided a huge favor – something seldom done in today's business world. The woman was probably shocked but likely more than just pleased that this burden had been lifted from her shoulders. It's safe to say that she probably told a lot of friends and family members about this extreme customer experience, recommending that they do their banking there as well.

The teller who asked me the question originally was impressed. She had never heard of any bank doing something like this for a customer before either. This was certainly an exemplary WOW! situation that the customer would not soon forget, nor would the teller at my own bank. Exemplary is not just a matter of doing the basics to serve customers. It is the unusual, unexpected little... or big thing... that will WOW the customer to the level where they will share it with others in the most positive way.

What if you make some time to stand outside your own business or ask a neutral party to help you survey your own customers? As customers walk out the door after visiting your place of business, ask how it was doing business there. Don't identify yourself as the business owner or manager, just play the role of a causal bystander, asking a casual question. Do you think that you will get rave reviews from customers, or will they say that your service was merely 'Fine' or 'OK'?

You may think a customer who believes that you and your staff are delivering just 'Fine' or 'OK' service to them is completely happy, but think again. 'Fine' and 'OK' are milquetoast answers for service they felt was average or mediocre, not even 'Good' or 'Excellent'. These customers are ripe for picking by your competitors should they decide to boost their own level of service up a notch or two. You may think these are your customers, but don't get cocky about it, because they are not – they are up for grabs for anyone that see them as important enough to go after with an elevated level of customer experience. It's time to rethink your customer experience strategies and develop some at a much higher level unless you want a competitor to pick them off, one by one, by offering something you do not. Time to move from 'OK' to 'WOW!'.

(Note that image of woman with megaphone is credited as StockPhoto ID #10081339 from FreeDigitalPhotos.net)

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